

14-14888

FILED

2014 JUL 30 PM 12:55

JUDGE MORGENSTERN-CLARREN

CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DIST. OF OHIO  
CLEVELAND

Certificate Number: 15725-OHN-CC-023892831



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## CERTIFICATE OF COUNSELING

I CERTIFY that on July 28, 2014, at 10:35 o'clock PM EDT, Charles Murphy received from 001 Debtorcc, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Ohio, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 29, 2014 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).